

From: Penny Conners

Sent: Thursday, April 06, 2006 8:46 AM

To: Public Hearing

Subject: Bank of Wal-Mart

Dear Chairman and Board of Directors,

I implore you to attend this very critical hearing to receive comments from the public concerning The Bank of Wal-Mart. Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities. Like the loss of Mom and Pop stores that my community has suffered due to the intro of Wal-Mart, we also have several community banks that have been in business for many, many years. We can not let them be run out of town also.

I do not want the financial foundation of my community based on the whims of a huge, mega retailer like Wal-Mart. We have come a long way since the time of the "Company Store" and what that did to the poor segment of our society that were trapped into that way of life. No way should be turn back the hands of time to that shameful time in history. Please do not allow Wal-Mart to enter into the Banking industry!

Thank you for your time,

Penny Conners